



Home Equity Rates
December 3, 2018

<i>Maximum Combined Loan-to-Value</i>	<i>Maximum Term</i>	<i>Index</i>	<i>Margin</i>	<i>Minimum Annual Percentage Rate/Floor</i>	<i>Maximum Annual Percentage Rate</i>	<i>Annual Percentage Rate</i>
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Equity Credit Lines

80%	15 Years	WSJ Prime*	0%	0.00%	15%	2.25%***
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Fully Indexed Annual Percentage Rates is.....5.25%

***Interest Rate Fixed for the first year then floating with WSJ prime.

Minimum Loan Amount \$25,000.00

Rates Subject to Increase After Consummation

* WSJ / Wall Street Journal Prime; Monthly Variable Index.....5.25%

Making minimum required payments will result in a balloon balance falling due at loan maturity

No closing costs with automatic loan payment from a Greenfield Savings Bank

checking account on loans up to \$250,000**

Closing costs range between \$811.00-\$1,117.00.

Early termination fee applies

Equity Loans

*Terms and Interest Rates for a Greenfield Savings Bank first mortgage or
second mortgage behind a Greenfield Savings Bank first mortgage*

**Monthly
Payments
Per \$1,000**

80%	5 Years	FIXED	n/a	n/a	3.375%	\$18.14
80%	10 Years	FIXED	n/a	n/a	4.000%	\$10.12
80%	15 Years	FIXED	n/a	n/a	4.500%	\$7.65
80%	20 Years	FIXED	n/a	n/a	4.750%	\$6.46

*Terms and Interest Rates for a second mortgage
behind a NON Greenfield Savings Bank first mortgage*

80%	5 Years	FIXED	n/a	n/a	3.500%	\$18.19
80%	10 Years	FIXED	n/a	n/a	4.125%	\$10.18
80%	15 Years	FIXED	n/a	n/a	4.625%	\$7.71
80%	20 Years	FIXED	n/a	n/a	4.875%	\$6.53

Minimum Loan Amount \$25,000.00

No closing costs with automatic loan payment from a Greenfield Savings Bank

checking account on loans up to \$250,000**

Closing costs range between \$811.00-\$1,117.00.

Payments do not include Real Estate Taxes & Insurance. The actual payment obligation may be greater.

**Loan amounts over \$250,000.00 will require full title, title insurance and a municipal lien certificate.

Closing costs vary depending on loan amount.

For example, closing costs on an estimated loan amount of \$275,000.00 range from \$1,957.00 - \$2,263.00.

A Lender credit will be applied ranging between \$811.00 - \$1,117.00 with automatic loan payments from a Greenfield Savings Bank checking account.

Property Insurance will be required

All Loans Subject to Credit Approval.

THE BANK RESERVES THE RIGHT TO CHANGE THE RATE AND TERMS OF MORTGAGE PROGRAMS WITHOUT NOTICE.

Loan Origination Company Identifier #409187

